



IN THE UNITED STATES PATENT & TRADEMARK OFFICE
Group Art Unit 2876

In re

Patent Application of:

Allen Caviles

Application No.: 09/993,977

Confirmation No.: 7959

Filed: November 14, 2001

"METHOD AND SYSTEM FOR
ESTABLISHING A CREDIT CARD
TRANSACTION PROCESSING MERCHANT
ACCOUNT"

I, Elizabeth M. Campbell, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

Elizabeth M. Campbell
Signature

4/23/2004
Date of Signature

COMMENTS ON STATEMENT OF REASON FOR ALLOWANCE

Mail Stop ISSUE FEE
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria VA, 22313-1450

Dear Sirs:

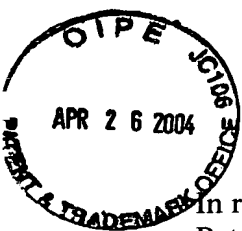
The reasons for allowance stated by the Examiner appended to the Notice of Allowance mailed January 30, 2004, refer to only some of the patentable features in some of the independent claims and are not the only reasons that the claims are allowable. It is believed that the independent claims include additional patentable features or combinations of features not noted by the Examiner. Also, each of the dependent claims may include additional patentable features or combinations of features not addressed by the Examiner.

Date: *4/13/04*

Respectfully submitted,

Martin L. Stern
Martin L. Stern, Reg. No. 28,911
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401 North Michigan Avenue
Suite 1900
Chicago, Illinois 60611
(312) 222-0800

File No. 205428-0006
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Examiner: Kimberly D. Nguyen

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SUBMISSION OF CORRECTED DRAWINGS

Mail Stop ISSUE FEE
Commissioner for Patents
ATTENTION: DRAWINGS
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to Notice of Allowability mailed January 30, 2004, enclosed for filing are corrected drawing sheets for Figures 1-7, for the above-identified patent application. The corrected drawing sheets are submitted at the request of the examiner, and do not introduce any new matter. Entry of the enclosed drawing sheets is respectfully requested.

Respectfully submitted,

Date: 4/23/04

Martin L. Stern
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File No. 205428-0006
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